

Information to identify the case:

Debtor 1	Melinda B. Liston	Social Security number or ITIN	xxx-xx-7485
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
United States Bankruptcy Court	Eastern District of Virginia	EIN	-----
Case number:	19-70054-SCS	Date case filed in chapter	13 1/7/19
		Date case converted to chapter	7 2/4/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Melinda B. Liston	
2. All other names used in the last 8 years	aka Melinda Ann Baxter Liston	
3. Address	414 Granada Drive Chesapeake, VA 23322	
4. Debtor's attorney Name and address	Michael J. Heath 575 Lynnhaven Parkway, Suite 180 Virginia Beach, VA 23452	Contact phone 757-431-8665 Email: michaelheath@consumerlawyer.us
5. Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428-3481 Email: trustee@tomcsmith.com

For more information, see page 2 >

6. Bankruptcy clerk's office	600 Granby St., Room 400 Norfolk, VA 23510 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: February 5, 2019 McVCIS 24-hour case information: Toll Free 1-866-222-8029
7. Meeting of creditors	March 7, 2019 at 03:00 PM	Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: May 6, 2019
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Melinda B. Liston
 Debtor

Case No. 19-70054-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: griffin
Form ID: 309APage 1 of 2
Total Noticed: 24

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db +Melinda B. Liston, 414 Granada Drive, Chesapeake, VA 23322-8018
 aty +Paul Robert Crockett, II, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY AMERICAS, as, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
 14670302 American InfoSource LP, PO Box 71083, Charlotte, NC 28272-1083
 14708590 Bayview Medical Center, P.O. Box 7068, Portsmouth, VA 23707-0068
 14670306 +Commonwealth Trustees, LLC, 8601 Westwood Center Drive, Suite 255, Vienna, VA 22182-2287
 14690596 +DEUTSCHE BANK TRUST COMPANY AMERICAS, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
 14686117 +DEUTSCHE BANK TRUST COMPANY AMERICAS, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
 14708592 +David Liston, 414 Granada Drive, Chesapeake, VA 23322-8018
 14670309 +Mr. Cooper, Attn: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
 14670310 +Nationstar Mortgage, LLC dba Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 14708593 +Northland Group, P.o.box 390846, Minneapolis, MN 55439-0846
 14691641 +RAS Crane, LLC, Bankruptcy Department, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 14670311 +Rosenberg & Associates, LLC, 8601 westwood Center Drive, Suite 255, Vienna, VA 22182-2287

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: michaelheath@consumerlawyer.us Feb 06 2019 03:31:55 Michael J. Heath,

575 Lynnhaven Parkway, Suite 180, Virginia Beach, VA 23452
 tr +EDI: QTCSMITH.COM Feb 06 2019 08:08:00 Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506
 14670303 +EDI: CAPITALONE.COM Feb 06 2019 08:08:00 Capital One Bank (USA), N.A., 1680 Capital One Drive, McLean, VA 22102-3407
 14708591 E-mail/Text: CCICollectionsGlobalForms@cox.com Feb 06 2019 03:33:48 Cox Communications Inc, P.o. Box 9001087, Louisville, KY 40290-1087
 14670308 EDI: IRS.COM Feb 06 2019 08:08:00 Internal Revenue Service, Insolvency Units, 400 N. 8th Street, Box 76, Richmond, VA 23240-0000
 14708594 +E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentrata.com Feb 06 2019 03:34:19 Sentara Collections, 535 Independence Parkway, Suite 700, Chesapeake, VA 23320-5192
 14670312 +E-mail/Text: bankruptcynotices@southernbank.com Feb 06 2019 03:34:08 Southern Bank and Trust Company, 100 North Center Street, Mount Olive, NC 28365-1701
 14670305 E-mail/Text: bkr@taxya.com Feb 06 2019 03:33:38 Commonwealth of Virginia, Department of Taxation, PO Box 1115, Richmond, VA 23218-1115
 14670304 E-mail/Text: bkr@taxya.com Feb 06 2019 03:33:38 Commonwealth of Virginia, Department of Taxation, PO Box 1880, Richmond, VA 23218-1880
 14708595 EDI: VERIZONCOMB.COM Feb 06 2019 08:08:00 Verizon, P.o.box 15124, Albany, NY 12212-5124
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14670307* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

John P. Fitzgerald, III ustpregion04.no.ecf@usdoj.gov
 Michael J. Heath on behalf of Debtor Melinda B. Liston lawoffice@hamptonroadsbankruptcy.com;mjheathlaw@gmail.com;mjheathlawecfmail@gmail.com;r49849@notfy.bestcase.com

District/off: 0422-8

User: griffiniv
Form ID: 309A

Page 2 of 2
Total Noticed: 24

Date Rcvd: Feb 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Paul Robert Crockett, II on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AMERICAS,
as Trustee for Mortgage Asset-Backed Pass-Through Certificates, Series 2006-Q05
pcrockett@rascrane.com

Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.epiqsystems.com

TOTAL: 4